

Analysis of Credit Allowance and Loan Mix--Page 7A

1 Construction & Development

1.1 UBPRED414

DESCRIPTION

Construction & Development, % Avg Gross LN&LS

NARRATIVE

Construction & Development loans divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD185](#)[P0],uc:[UBPRD242](#)[P0])

2 1-4 Family Construction

2.1 UBPRED393

DESCRIPTION

1-4 Family Construction, % Avg Gross LN&LS

NARRATIVE

Construction loans secured by 1-4 family properties divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD555](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

3 Other Const & Land Development

3.1 UBPRED394

DESCRIPTION

Other Const & Land Development, % Avg Gross LN&LS

NARRATIVE

Other construction and land development loans divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD553](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

4 1-4 Family Residential

4.1 UBP415

DESCRIPTION

1-4 Family Residential, % Gross LN&LS

NARRATIVE

1-4 family residential mortgages divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD215](#)[P0],uc:[UBPRD242](#)[P0])

5 Home Equity Loans

5.1 UBP416

DESCRIPTION

Home Equity Loans, % Gross LN&LS

NARRATIVE

Home equity loans divided by gross loans and leases. Also included in 1-4 family residential. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD190](#)[P0],uc:[UBPRD242](#)[P0])

6 Other Real Estate Loans

6.1 UBP7308

DESCRIPTION

Other Real Estate Loans, % Gross LN&LS

NARRATIVE

Other real estate loans divided by average gross loans and leases. Other real estate loans includes the following categories: farmland, multifamily, and non-farm non-residential. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD303](#)[P0],uc:[UBPRD242](#)[P0])

7 Farmland

7.1 UBP417

DESCRIPTION

Farmland, % Gross LN&LS

NARRATIVE

Loans secured by farmland divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD197](#)[P0],uc:[UBPRD242](#)[P0])

8 Multifamily

8.1 UBPRED418

DESCRIPTION

Multifamily, % Gross LN&LS

NARRATIVE

Loans secured by multifamily (5 or more) residential properties divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD201](#)[P0],uc:[UBPRD242](#)[P0])

9 Non-Farm Non-Residential

9.1 UBPRED419

DESCRIPTION

Non-Farm Non-Residential, % Gross LN&LS

NARRATIVE

Non-farm non-residential mortgages divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD204](#)[P0],uc:[UBPRD242](#)[P0])

10 Owner Occupied Non-Farm Non-Residential

10.1 UBPRED396

DESCRIPTION

Owner Occupied Non-Farm Non-Residential, % Gross LN&LS

NARRATIVE

Loans secured by owner occupied nonfarm nonresidential properties divided by gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD560](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

11 Other Non-Farm Non-Residential

11.1 UBPRES389

DESCRIPTION

Other Non-Farm Non-Residential, % Gross LN&LS

NARRATIVE

Loans secured by other nonfarm nonresidential mortgages, divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD558](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

12 Total Real Estate

12.1 UBPRES420

DESCRIPTION

Total Real Estate, % Gross LN&LS

NARRATIVE

Total real estate loans divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD194](#)[P0],uc:[UBPRD242](#)[P0])

13 Financial Institution Loans

13.1 UBPRES421

DESCRIPTION

Financial Institution Loans, % Gross LN&LS

NARRATIVE

Loans to depository institutions divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD174](#)[P0],uc:[UBPRD242](#)[P0])

14 Agricultural Loans

14.1 UBPRED22

DESCRIPTION

Agricultural Loans, % Gross LN&LS

NARRATIVE

Loans to Finance agricultural production and other loans to farmers, divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD159](#)[P0],uc:[UBPRD242](#)[P0])

15 Commercial & Industrial Loans

15.1 UBPRED23

DESCRIPTION

Commercial & Industrial Loans, % Gross LN&LS

NARRATIVE

Commercial and industrial loans divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD127](#)[P0],uc:[UBPRD242](#)[P0])

16 Loans to Individuals

16.1 UBPRED24

DESCRIPTION

Loans to Individuals, % Gross LN&LS

NARRATIVE

Other loans to individuals including single payment, installment loans divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD172](#)[P0],uc:[UBPRD242](#)[P0])

17 Credit Card Loans

17.1 UBP425

DESCRIPTION

Credit Card Loans, % Gross LN&LS

NARRATIVE

Credit card loans divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD178](#)[P0],uc:[UBPRD242](#)[P0])

18 Municipal Loans

18.1 UBP426

DESCRIPTION

Municipal Loans, % Gross LN&LS

NARRATIVE

Obligations other than securities to state and local political subdivisions in the U.S. divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD157](#)[P0],uc:[UBPRD242](#)[P0])

19 Foreign Office Loans & Leases

19.1 UBP428

DESCRIPTION

Foreign Office Loans and Leases, % Gross LN&LS

NARRATIVE

For banks filing FFIEC 031 form. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices, divided by average gross loans and leases.

FORMULA

PCTOF(uc:[UBPRD234](#)[P0],uc:[UBPRD242](#)[P0])

20 All Other Loans

20.1 UBP429

DESCRIPTION

All Other Loans, % Gross LN&LS

NARRATIVE

Other loans, loans for purchasing and carrying securities and loans to foreign governments divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD155](#)[P0],uc:[UBPRD242](#)[P0])

21 Lease Financing Receivables

21.1 UBPRED430

DESCRIPTION

Lease Financing Receivables, % Gross LN&LS

NARRATIVE

Lease financing receivables divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD153](#)[P0],uc:[UBPRD242](#)[P0])

22 Loans to Foreign Governments

22.1 UBPRED431

DESCRIPTION

Loans to Foreign Governments, % Gross LN&LS

NARRATIVE

Loans to foreign governments divided by average gross loans and leases. Available for all banks from March 31, 2001 forward. Includes domestic and foreign office loans, and is included in loan mix captions above on UBPR Page 7A.

FORMULA

PCTOF(uc:[UBPRD161](#)[P0],uc:[UBPRD242](#)[P0])

23 Loans to Finance Comm'l Real Est

23.1 UBPRED432

DESCRIPTION

Loans to Finance Comm'l Real Est, % Gross LN&LS

NARRATIVE

Loans to finance commercial real estate, construction and development not secured by real estate, divided by average gross loans and leases. If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic

offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD167](#)[P0],uc:[UBPRD242](#)[P0])

24 Loans & Lease Commitments

24.1 UBPRED433

DESCRIPTION

Loans & Lease Commitments, % Avg Tot LN&LS

NARRATIVE

Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

FORMULA

PCTOF(uc:[UBPRD271](#)[P0],uc:[UBPRD142](#)[P0])

25 Officer, Shareholder Loans

25.1 UBPRED434

DESCRIPTION

Officer & Shareholder Loans, % Avg Tot LN&LS

NARRATIVE

Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

FORMULA

PCTOF(uc:[UBPR6164](#)[P0],uc:[UBPRD142](#)[P0])

26 Officer, Shareholder Loans to Assets

26.1 UBPRED435

DESCRIPTION

Officer & Shareholder Loans, % of Assets

NARRATIVE

Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

FORMULA

PCTOF(uc:[UBPR6164](#)[P0],uc:[UBPR2170](#)[P0])

27 Construction & Land Development

27.1 UBP436

DESCRIPTION

Construction & Land Development OREO, % Assets

NARRATIVE

Average construction and land development other real estate owned in domestic offices divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD288](#)[P0],uc:[UBPRD086](#)[P0])

28 Farmland

28.1 UBP437

DESCRIPTION

Farmland OREO, % Assets

NARRATIVE

Average farmland other real estate owned in domestic offices divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD289](#)[P0],uc:[UBPRD086](#)[P0])

29 1-4 Family

29.1 UBP438

DESCRIPTION

1-4 Family OREO, % Assets

NARRATIVE

Average 1-4 Family residential property other real estate owned in domestic offices divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD286](#)[P0],uc:[UBPRD086](#)[P0])

30 Multifamily

30.1 UBP439

DESCRIPTION

Multifamily OREO, % Assets

NARRATIVE

Average multifamily (5 or more) other real estate owned in domestic offices divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD291](#)[P0],uc:[UBPRD086](#)[P0])

31 Non-Farm Non-Residential

31.1 UBPRED440

DESCRIPTION

Non-Farm Non-Residential OREO, % Assets

NARRATIVE

Nonfarm non-residential other real estate owned properties in domestic offices divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD292](#)[P0],uc:[UBPRD086](#)[P0])

32 Foreclosed GNMA

32.1 UBPRD638

DESCRIPTION

Foreclosed GNMA OREO, % Assets

NARRATIVE

Average property securing GNMA mortgages held in other real estate owned divided by average total assets.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',PCTOF(uc:[UBPRD301](#)[P0],uc:[UBPRD086](#)[P0]), NULL)

33 Foreign Offices

33.1 UBPRED441

DESCRIPTION

Foreign Office OREO, % Assets

NARRATIVE

Average other real estate owned booked in foreign offices (031 filers only) divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD290](#)[P0],uc:[UBPRD085](#)[P0])

34 Subtotal

34.1 UBPRED442

DESCRIPTION

Subtotal OREO, % Assets

NARRATIVE

Subtotal of average foreclosed other real estate owned divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD294](#)[P0],uc:[UBPRD086](#)[P0])

35 Direct and Indirect Inv**35.1 UBP443****DESCRIPTION**

Direct and Indirect Inv OREO, % Assets

NARRATIVE

Average direct and indirect investments in other real estate ventures divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD299](#)[P0],uc:[UBPRD086](#)[P0])

36 Total**36.1 UBP444****DESCRIPTION**

Total OREO, % Assets

NARRATIVE

Average total other real estate owned and direct and indirect investment in real estate ventures divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD287](#)[P0],uc:[UBPRD086](#)[P0])

37 Mortgage Servicing w/ Recourse**37.1 UBP445****DESCRIPTION**

Mortgage Servicing w/ Recourse % Assets

NARRATIVE

Principal balance of mortgages serviced with recourse or other servicer provided enhancements divided by total assets.

FORMULA

PCTOF(uc:[UBPRB804](#)[P0],uc:[UBPR2170](#)[P0])

38 Mortgage Servicing w/o Recourse

38.1 UBP446

DESCRIPTION

Mortgage Servicing w/o Recourse % Assets

NARRATIVE

Principal balance of mortgages serviced without recourse or other servicer provided enhancements divided by total assets.

FORMULA

PCTOF(uc:[UBPRB805](#)[P0],uc:[UBPR2170](#)[P0])

39 Other Financial Assets

39.1 UBP447

DESCRIPTION

Other Financial Assets % Assets

NARRATIVE

Balance of other financial assets divided by total assets.

FORMULA

PCTOF(uc:[UBPRA591](#)[P0],uc:[UBPR2170](#)[P0])

40 Total

40.1 UBP448

DESCRIPTION

Total Servicing % Assets

NARRATIVE

Total of mortgage servicing with recourse, mortgage servicing without recourse, and other financial assets divided by total assets.

FORMULA

uc:[UBPRE445](#)[P0] + uc:[UBPRE446](#)[P0] + uc:[UBPRE447](#)[P0]

Referenced Concepts

UBPR1410

DESCRIPTION

Real Estate Loans

NARRATIVE

Total of domestic-office loans secured by real estate.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:[UBPR9999](#)[P0] > '1991-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCON1480[P0], NULL))

UBPR1415

DESCRIPTION

CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

UBPR1480

DESCRIPTION

REAL ESTATE LOANS SECURED BY NONFARM NONRESIDENTIAL PROPERTIES

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

UBPR1545

DESCRIPTION

LOANS FOR PURCHASING OR CARRYING SECURITIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON1545[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1545[P0], NULL))

UBPR1563

DESCRIPTION

OTHER LOANS

FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 31,cc:RCFD1563[P0],IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 41,cc:RCONJ454[P0] +cc:RCONJ464[P0],IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2010-01-01',cc:RCFD1563[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2010-01-01',cc:RCON1563[P0], NULL))))

UBPR1564

DESCRIPTION

ALL OTHER LOANS

FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 31,cc:RCONJ454[P0] + cc:RCONJ451[P0],IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 41,cc:RCONJ454[P0] + cc:RCONJ464[P0],IF(uc:UBPR9999[P0] < '2010-01-01' and uc:UBPRC752[P0] = 31,cc:RCON1564[P0],IF(uc:UBPR9999[P0] < '2010-01-01' and uc:UBPRC752[P0] = 41,cc:RCON1564[P0],NULL))))

UBPR1590

DESCRIPTION

Agricultural Loans

NARRATIVE

Total domestic-office loans to finance agricultural production and other loans to farmers.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1590[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1590[P0], NULL))

UBPR1766

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1766[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1766[P0], NULL))

UBPR2011

DESCRIPTION

OTHER LOANS

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0], IF(uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD2011[P0], IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCON2011[P0], NULL))))

UBPR2081

DESCRIPTION

LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2081[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2081[P0], NULL))

UBPR2107

DESCRIPTION

OBLIGATIONS (OTHER THAN SECURITIES AND LEASES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2107[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2107[P0], NULL))

UBPR2122

DESCRIPTION

TOTAL LOANS AND LEASES, NET OF UNEARNED INCOME

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2122[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2122[P0], NULL))

UBPR2123

DESCRIPTION

UNEARNED INCOME ON LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2123[P0], NULL))

UBPR2165

DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2165[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2165[P0], NULL))

UBPR2170

DESCRIPTION

Total Assets

NARRATIVE

Total Assets from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

UBPR2182

DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME) OF U.S. ADDRESSEES (DOMICILE)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2182[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2182[P0], NULL))

UBPR2183

DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME) OF NON-U.S. ADDRESSEES (DOMICILE)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2183[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2183[P0], NULL))

UBPR2746

DESCRIPTION

LOANS TO FINANCE COMMERCIAL REAL ESTATE, CONSTRUCTION, AND LAND DEVELOPMENT ACTIVITIES INCLUDED IN ITEMS 1766, 1563 FOR (FR Y-9C), IN ITEMS 1766, 1563 FOR (FFIEC 031), IN ITEMS 1766, 1564 FOR (FFIEC 032 AND 033), AND IN ITEMS 1766, 2080 FOR (FFIEC 034)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2746[P0], NULL))

UBPR3360

DESCRIPTION

QUARTERLY AVERAGE OF TOTAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3360[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3360[P0], NULL))

UBPR3814

DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans

NARRATIVE

The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3814[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3814[P0], NULL))

UBPR3815

DESCRIPTION

Unused Commitments on Credit Cards

NARRATIVE

The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3815[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3815[P0], NULL))

UBPR3816**DESCRIPTION**

Unused Commitments on Commercial RE Loans Secured by RE

NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Schedule RC-C.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFDF164[P0] + cc:RCFDF165[P0],
IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF164[P0] + cc:RCONF165[P0],
IF(uc:[UBPR9999](#)[P0] > '1990-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD3816[P0],
IF(uc:[UBPR9999](#)[P0] > '1990-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON3816[P0],
NULL))))

UBPR3818**DESCRIPTION**

All Other Unused Commitments

NARRATIVE

The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > '2010-01-01',cc:RCFDJ457[P0] + cc:RCFDJ458[P0] +
cc:RCFDJ459[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > '2010-01-01',cc:RCONJ457[P0]+
cc:RCONJ458[P0] + cc:RCONJ459[P0],IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2010-01-01',
cc:RCFD3818[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] < '2010-01-01',cc:RCON3818[P0],NULL))))

UBPR5369**DESCRIPTION**

Loans Held For Sale

NARRATIVE

Loans and leases held for sale from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[P0], NULL))

UBPR6164**DESCRIPTION**

Officers, Shareholder Loans (\$)

NARRATIVE

The aggregate amount of loans to officers, directors, principal shareholders and related interests.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD6164[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON6164[P0], NULL))

UBPR6550**DESCRIPTION**

Unused Commitments on Commercial RE Loans Not Secured by RE

NARRATIVE

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD6550[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON6550[P0], NULL))

UBPR9999**DESCRIPTION**

REPORTING DATE (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRA591**DESCRIPTION**

OUTSTANDING PRINCIPAL BALANCE OF LOANS OTHER THAN 1-4 FAMILY RESIDENTIAL MORTGAGE LOANS THAT ARE SERVICED FOR OTHERS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA591[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA591[P0], NULL))

UBPRB528**DESCRIPTION**

Loans Not Held For Sale

NARRATIVE

Loans and leases not held for sale as reported on schedule RC is available from March 31, 2001 forward. For prior quarters total loans and leases are displayed.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB528[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB528[P0], NULL))

UBPRB538**DESCRIPTION**

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES (I.E., CONSUMER LOANS)(INCLUDES PURCHASED PAPER): CREDIT CARDS

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB538[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB538[P0], NULL))

UBPRB539

DESCRIPTION

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES (I.E., CONSUMER LOANS)(INCLUDES PURCHASED PAPER): OTHER REVOLVING CREDIT PLANS

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB539[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB539[P0], NULL))

UBPRB804

DESCRIPTION

OUTSTANDING PRINCIPAL BALANCE OF ASSETS SERVICED FOR OTHERS (MEMORANDUM ITEM 2.C IS TO BE COMPLETED IF THE BALANCE IS MORE THAN \$10 MILLION): 1-4 FAMILY RESIDENTIAL MORTGAGES SERVICED WITH RECOURSE OR OHER SERVICER-PROVIDED CREDIT ENHANCEMENTS

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB804[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB804[P0], NULL))

UBPRB805

DESCRIPTION

OUTSTANDING PRINCIPAL BALANCE OF ASSETS SERVICED FOR OTHERS (MEMORANDUM ITEM 2.C IS TO BE COMPLETED IF THE BALANCE IS MORE THAN \$10 MILLION): 1-4 FAMILY RESIDENTIAL MORTGAGES SERVICED WITH NO RECOURSE OR OTHER SERVICER-PROVIDED CREDIT ENHANCEMENTS

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB805[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB805[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRC979

DESCRIPTION

FORECLOSED PROPERTIES FROM "GNMA LOANS"

FORMULA

ExistingOf(cc:RCONC979[P0],0)

UBPRD085

DESCRIPTION

FIVE PERIOD AVERAGE ASSETS

FORMULA

CAVG05X(#uc:[UBPR2170](#))**UBPRD086**

DESCRIPTION

INSTITUTION ASSETS CALENDAR YEAR AVERAGE RISK AMOUNT

FORMULA

CAVG05X(#uc:[UBPR2170](#))**UBPRD126**

DESCRIPTION

DOMESTIC COMMERCIAL AND INDUSTRIAL LOANS FROM SCHEDULE RC-C

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR1766](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON1763[P0] + cc:RCON1764[P0],NULL))**UBPRD127**

DESCRIPTION

FIVE PERIOD AVERAGE DOMESTIC COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

CAVG05X(#uc:[UBPRD126](#))**UBPRD142**

DESCRIPTION

INSTITUTION AVERAGE LOANS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3360](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON3360[P0] + cc:RCFN3360[P0],NULL))**UBPRD152**

DESCRIPTION

DOMESTIC OFFICE LEASE FINANCING RECEIVABLES FROM SCHEDULE RC-C

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR2165](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON2165[P0],IF(uc:[UBPRC752](#)[P0] = 32,uc:[UBPR2182](#)[P0] + uc:[UBPR2183](#)[P0],IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON2165[P0], NULL))))

UBPRD153

DESCRIPTION

FIVE PERIOD AVERAGE DOMESTIC LOANS

FORMULA

CAVG05X(#uc:[UBPRD152](#))**UBPRD155**

DESCRIPTION

INSTITUTION FIVE PERIOD AVERAGE OTHER DOMESTIC LOANS

FORMULA

uc:[UBPRD254](#)[P0] - uc:[UBPRD153](#)[P0]**UBPRD156**

DESCRIPTION

INSTITUTION MUNICIPAL LOANS DOMESTIC AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR2107](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON2107[P0],NULL))**UBPRD157**

DESCRIPTION

FIVE PERIOD AVERAGE DOMESTIC OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS

FORMULA

CAVG05X(#uc:[UBPRD156](#))**UBPRD159**

DESCRIPTION

FOUR PERIOD AVERAGE FARM LOANS

FORMULA

CAVG05X(#uc:[UBPRD666](#))**UBPRD161**

DESCRIPTION

TWELVE PERIOD AVERAGE LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS

FORMULA

CAVG04X(#uc:[UBPR2081](#))**UBPRD167**

DESCRIPTION

FIVE PERIOD AVERAGE OF LOANS TO FINANCE COMMERCIAL REAL ESTATE

FORMULA

CAVG05X(#uc:[UBPR2746](#))

UBPRD172**DESCRIPTION**

FIVE PERIOD AVERAGE LOANS TO INDIVIDUALS

FORMULA

CAVG05X(#uc:[UBPRD665](#))

UBPRD173**DESCRIPTION**

INSTITUTION DEPOSITORY LOANS TO INSTITUTIONS HELD IN DOMESTIC OFFICES.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON1288[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCONB531[P0] + cc:RCONB534[P0] + cc:RCONB535[P0],NULL))

UBPRD174**DESCRIPTION**

FIVE PERIOD AVERAGE DOMESTIC INSTITUTION LOANS

FORMULA

CAVG05X(#uc:[UBPRD173](#))

UBPRD178**DESCRIPTION**

TOTAL CREDIT CARD FIVE PERIOD AVERAGE

FORMULA

CAVG05X(#uc:[UBPRB538](#))

UBPRD185**DESCRIPTION**

FIVE PERIOD AVERAGE OF CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

CAVG05X(#uc:[UBPR1415](#))

UBPRD190**DESCRIPTION**

FIVE PERIOD AVERAGE OF 1 TO 4 FAMILY REVOLVING LINES**FORMULA**

CAVG05X(#cc:RCON1797)

UBPRD194**DESCRIPTION**

INSTITUTION FIVE PERIOD AVERAGE TOTAL DOMESTIC REAL ESTATE LOANS

FORMULACAVG05X(#uc:[UBPR1410](#))**UBPRD197****DESCRIPTION**

FIVE PERIOD AVERAGE OF LOANS SECURED BY FARMLAND

FORMULA

CAVG05X(#cc:RCON1420)

UBPRD201**DESCRIPTION**

FIVE PERIOD AVERAGE OF REAL ESTATE LOANS SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES

FORMULA

CAVG05X(#cc:RCON1460)

UBPRD204**DESCRIPTION**

FIVE PERIOD AVERAGE OF NONFARM NONRESIDENTIAL LOANS

FORMULACAVG05X(#uc:[UBPR1480](#))**UBPRD214****DESCRIPTION**

REAL ESTATE LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES

FORMULA

cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0]

UBPRD215**DESCRIPTION**

FIVE PERIOD AVERAGE REAL ESTATE LOANS ON 1 TO 4 FAMILY RESIDENTIAL PROPERTIES

FORMULA

CAVG05X(#uc:[UBPRD214](#))**UBPRD233**

DESCRIPTION

INSTITUTION TOTAL FOREIGN OFFICE LOANS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRE118](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR2170](#)[P0] > 0,0,NULL))**UBPRD234**

DESCRIPTION

FIVE PERIOD AVERAGE TOTAL FOREIGN OFFICE LOANS

FORMULA

CAVG05X(#uc:[UBPRD233](#))**UBPRD242**

DESCRIPTION

INSTITUTION LOANS AND LEASES PLUS UNEARNED INCOME FIVE PERIOD AVERAGE AMOUNT

FORMULA

CAVG05X(#uc:[UBPRE131](#))**UBPRD245**

DESCRIPTION

TOTAL LOANS AND LEASES, NET OF UNEARNED INCOME

FORMULA

uc:[UBPRB528](#)[P0] + uc:[UBPR5369](#)[P0]**UBPRD254**

DESCRIPTION

FIVE PERIOD AVERAGE OTHER DOMESTIC LOANS AND LEASE FINANCING RECEIVABLES

FORMULA

CAVG05X(#uc:[UBPRE117](#))**UBPRD271**

DESCRIPTION

UNPAID BALANCE OF ALL LOANS CONSIDERED RENEGOTIATED TROUBLED DEBT AND ON WHICH INTEREST IS BEING ACCRUED

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR6550](#)[P0] + uc:[UBPR3818](#)[P0] + uc:[UBPR3814](#)[P0] + uc:[UBPR3815](#)[P0] + cc:RCFDF164[P0] + cc:RCFDF165[P0],IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR6550](#)[P0] + uc:[UBPR3818](#)[P0] + uc:[UBPR3814](#)[P0] + uc:[UBPR3815](#)[P0] + cc:RCONF164[P0] + cc:RCONF165[P0],IF(uc:[UBPR9999](#)[P0] > '1991-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',uc:[UBPR6550](#)[P0] + uc:[UBPR3818](#)[P0] + uc:[UBPR3814](#)[P0] + uc:[UBPR3815](#)[P0] + uc:[UBPR3816](#)[P0], NULL)))

UBPRD286**DESCRIPTION**

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED 1 TO 4 FAMILY RESIDENTIAL PROPERTIES

FORMULA

CAVG05X(#cc:RCON5510)

UBPRD287**DESCRIPTION**

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED

FORMULA

CAVG05X(#uc:[UBPRD672](#))

UBPRD288**DESCRIPTION**

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED CONSTRUCTION AND LAND DEVELOPMENT

FORMULA

CAVG05X(#cc:RCON5508)

UBPRD289**DESCRIPTION**

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED FARMLAND

FORMULA

CAVG05X(#cc:RCON5509)

UBPRD290**DESCRIPTION**

CALENDAR YEAR AVERAGE FOR ALL OTHER REAL ESTATE OWNED HELD IN FOREIGN OFFICES

FORMULA

IF(uc:[UBPR9999](#)[P0] > '1992-01-01' AND uc:[UBPRC752](#)[P0] = 31,CAVG04X(#cc:RCFN5513), NULL)

UBPRD291**DESCRIPTION**

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED MULTIFAMILY RESIDENTIAL PROPERTIES

FORMULA

CAVG05X(#cc:RCON5511)

UBPRD292

DESCRIPTION

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED NON FARM NON RESIDENTIAL

FORMULA

CAVG05X(#cc:RCON5512)

UBPRD294

DESCRIPTION

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED AND OTHER REAL ESTATE NON INVESTMENT PROPERTY

FORMULA

CAVG05X(#uc:UBPRe130)

UBPRD299

DESCRIPTION

INSTITUTION FIVE PERIOD AVERAGE OTHER REAL ESTATE OWNED NON INVESTMENT PROPERTY

FORMULA

CAVG05X(#uc:UBPRd304)

UBPRD300

DESCRIPTION

FORECLOSED PROPERTY FROM GNMA LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRC979](#)[P0],IF(uc:[UBPR9999](#)[P0] = '2005-12-31',0, NULL))

UBPRD301

DESCRIPTION

PROPERTY FORECLOSED UNDER GNMA USING FIVE PERIOD CALENDAR YEAR AVERAGE

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',CAVG05X(#uc:[UBPRD300](#)), NULL)

UBPRD303

DESCRIPTION

INSTITUTION OTHER REAL ESTATE LOANS AND LEASE FINANCING RECEIVABLES

FORMULA

uc:[UBPRD197](#)[P0] + uc:[UBPRD201](#)[P0] + uc:[UBPRD204](#)[P0]

UBPRD304**DESCRIPTION**

Direct and Indirect Investments in Real Estate Ventures

NARRATIVE

The amount of the bank's direct and indirect investments in real estate ventures, from Schedule RC.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD3656[P0], IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCon3656[P0], IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD5372[P0] + cc:RCFD5374[P0], IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON5372[P0] + cc:RCon5374[P0],null))))

UBPRD553**DESCRIPTION**

CALENDAR YEAR AVERAGE OTHER CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF159),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF159), NULL))

UBPRD555**DESCRIPTION**

1-4 FAMILY CONSTRUCTION LOANS FROM SCHEDULE RC-C, MEMORANDUM ITEM 9A, CALENDAR YEAR AVERAGE

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF158),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF158), NULL))

UBPRD558**DESCRIPTION**

CALENDAR AVERAGE LOANS SECURED BY OTHER NONFARM NONRESIDENTIAL PROPERTIES FROM SCHEDULE RC-C, MEMORANDUM ITEM 10B

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF161),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF161), NULL))

UBPRD560**DESCRIPTION**

CALENDAR YEAR AVERAGE OF NONFARM NONRESIDENTIAL LOANS FROM SCHEDULE RC-C, MEMORANDUM ITEM 10A

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',CAVG05X(#cc:RCONF160),IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01',CAVG04X(#cc:RCONF160), NULL))

UBPRD665**DESCRIPTION**

Individual Loans

NARRATIVE

Domestic-office loans to individuals for household, family and other personal expenditures.

FORMULA

IF(uc:UBPR9999[P0] > '2000-01-01',uc:UBPR2011[P0] + uc:UBPRB539[P0] + uc:UBPRB538[P0],NULL)

UBPRD666**DESCRIPTION**

LOANS TO FINANCE AG PRODUCTION

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON1590[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1590[P0],NULL))

UBPRD672**DESCRIPTION**

ALL RE OTHER THAN BANK PREMISES OR CONTROLLED

FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFD2150[P0] + cc:RCFD3656[P0],IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCON2150[P0] + cc:RCON3656[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFD2150[P0] + cc:RCFD5374[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCON2150[P0] + cc:RCON5374[P0],NULL))))

UBPRE117**DESCRIPTION**

Other Loans and Leases in Domestic Offices

NARRATIVE

All other loans, and all lease-financing receivables, in domestic offices.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2081[P0] + uc:UBPR1563[P0] + uc:UBPRD152[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2081[P0] + uc:UBPR1545[P0] + uc:UBPR1564[P0] + uc:UBPRD152[P0],NULL))

UBPRE118

DESCRIPTION

Loans and Leases in Foreign Offices

NARRATIVE

All loans and leases in foreign offices. NA appears for banks without foreign offices.

FORMULA

IF(uc:UBPRC752[P0] = 31,(uc:UBPR2122[P0] + uc:UBPR2123[P0]) - (cc:RCON2122[P0] + cc:RCON2123[P0]), NULL)

UBPRE130**DESCRIPTION**

Other Real Estate Owned

NARRATIVE

Includes investment and non-investment other real estate owned.

FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] + UC:UBPRC979[P0],IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + uc:UBPRC979[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0],NULL))))

UBPRE131**DESCRIPTION**

GROSS LOANS & LEASES

FORMULA

uc:UBPRD245[P0] + uc:UBPR2123[P0]

UBPRE445**DESCRIPTION**

Mortgage Servicing w/ Recourse % Assets

NARRATIVE

Principal balance of mortgages serviced with recourse or other servicer provided enhancements divided by total assets.

FORMULA

PCTOF(uc:UBPRB804[P0],uc:UBPR2170[P0])

UBPRE446**DESCRIPTION**

Mortgage Servicing w/o Recourse % Assets

NARRATIVE

Principal balance of mortgages serviced without recourse or other servicer provided enhancements divided by total assets.

FORMULA

PCTOF(uc:[UBPRB805](#)[P0],uc:[UBPR2170](#)[P0])

UBPRE447**DESCRIPTION**

Other Financial Assets % Assets

NARRATIVE

Balance of other financial assets divided by total assets.

FORMULA

PCTOF(uc:[UBPRA591](#)[P0],uc:[UBPR2170](#)[P0])